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(54) Title: SYSTEM AND METHOD FOR DISTRIBUTING AND PROCESSING DISCOUNT COUPONS**(57) Abstract**

A system for dispensing and redeeming electronic discount coupons in a store. A card-dispensing kiosk collects information from a customer and subsequently issues a "smart card" for storing electronic coupons. Upon completion of shopping, the customer redeems the electronic coupons at the check-out area, by inserting the card into the check-out station. During checkout, when UPC product data corresponds to coupons stored on the card, the customer is credited with the value of the corresponding coupon.

